## **EXHIBIT**



Foreign Clean Collections TX1-160-06-18 1950 N. Stemmons Fwy, Ste 6001 Dallas, TX 75207 Fax: 415.343.0520

JOSEPH A DAOU 200 PALM IS SW CLEARWATER, FL 33767

January 07, 2020

We're returning the enclosed collection item because it couldn't be processed.

Our Reference: FCC200107-000135

Collection details: Your reference: 36022 Amount: 40,180.00/USD Check number: 36022

Drawn by: BANQUE DU LIBAN

We're unable to process your collection item for the following reason: The financial institution that the check is drawn on no longer supports presentments for payment.

Please deposit the enclosed item in the same manner you would deposit any non-Collection item to your account. If you have concerns about the check being returned, you may contact the maker of the check and request an alternate payment method, such as a cashier's check or money order; or a wire or ACH funds transfer.

## Questions?

We appreciate the opportunity to serve your financial needs. If you have questions or need additional information, email us at ForeignCleanCollections@BankofAmerica.com.



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